

In re:  
Claire M. Schofield  
Debtor

Case No. 24-10253-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 18, 2024

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2024:

Recip ID	Recipient Name and Address
db	+ Claire M. Schofield, 1437 Reservoir Avenue, Abington, PA 19001-1624
14862225	+ Citadel Credit Union, Attn: Collections, 520 Eagleview Blvd, Exton, PA 19341-1119
14849619	+ Creditworks LLC, P.O. Box 331339, Miami, FL 33233-1339
14849611	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14849621	#+ Julie E. Goodchild, Esquire, Scott & Associates, P.C., 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
14851845	+ PennyMac Loan Services LLC, c/o Mark A. Cronin, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14849614	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 19 2024 00:01:03	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14853393	+ Email/PDF: ebn_ais@aisinfo.com	Jun 19 2024 00:01:03	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14849615	+ Email/Text: bankruptcycollections@citadelbanking.com	Jun 18 2024 23:45:00	Citadel Federal Credit Union, Attn: Bankruptcy, 520 Eagleview Boulevard, Exton, PA 19341-1119
14849616	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 18 2024 23:45:00	Comenity Bank/Justice, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
14849617	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 18 2024 23:45:00	Comenity Bank/Torrid, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
14849618	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 19 2024 00:00:51	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Road, Las Vegas, NV 89113-2273
14849613	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jun 18 2024 23:45:00	Frederic J. Baker, Esquire, Assistant United States Trustee, Robert NC Nix, Sr. Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14849620	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 19 2024 00:00:45	JPMorgan Chase Bank, N.A., Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14849622	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 18 2024 23:45:00	Kohls/Capital One, Attn: Credit Administrator, P.O. Box 3043, Milwaukee, WI 53201-3043
14869903	Email/PDF: resurgentbknottifications@resurgent.com	Jun 19 2024 00:00:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14849623	^ MEBN	Jun 18 2024 23:42:58	Medallion Bank, 1100 E. 6600 S. #510, Salt Lake City, UT 84121-7422
14849624	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 18 2024 23:45:00	Midland Credit Management, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069

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14863436	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 18 2024 23:45:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14849625	+ Email/PDF: pa_dc_claims@navient.com	Jun 19 2024 00:00:23	Navient, Attn: Bankruptcy, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14849627	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 19 2024 00:00:45	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14870912	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 19 2024 00:00:36	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14849626	+ Email/PDF: ebnotices@pnmac.com	Jun 19 2024 00:01:13	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
14864709	+ Email/PDF: ebnotices@pnmac.com	Jun 19 2024 00:00:48	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14870129	Email/Text: bnc-quantum@quantum3group.com	Jun 18 2024 23:45:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14849628	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 19 2024 00:01:10	Synchrony Bank/Amazon, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14850252	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 19 2024 00:01:06	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14849612	*+	Claire M. Schofield, 1437 Reservoir Avenue, Abington, PA 19001-1624
14869904	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2024 at the address(es) listed below:

Name	Email Address
DAVID B. SPITOFISKY	on behalf of Debtor Claire M. Schofield spitofskybk@verizon.net spitofskylaw@verizon.net; spitofsky.davidb.r112243@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Claire M. Schofield	)	Case No. 24-10253-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: June 18, 2024

For The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court